

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Vanessa H. Douglass</u> | Social Security number or ITIN | xxx-xx-3777 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 18-11548-ABA | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vanessa H. Douglass

1/5/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Vanessa H. Douglass
Debtor

Case No. 18-11548-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 05, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2024:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Vanessa H. Douglass, 65 East Collings Ave., Collingswood, NJ 08108-1509 |
| cr | + SELENE FINANCE LP, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 |
| cr | + Shellpoint Mortgage Servicing as Servicer for US B, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631 |
| cr | + Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514 |
| cr | + U.S. BANK NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| 519077670 | + Denise Carlon Esquire, Specialized Loan Servicing LLC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jan 05 2024 20:46:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Jan 05 2024 20:46:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517297782 | + EDI: CAPITALONE.COM | Jan 06 2024 01:25:00 | Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517297784 | Email/Text: bankruptcycourts@equifax.com | Jan 05 2024 20:46:00 | Equifax Information Services, PO Box 740241, Atlanta, GA 30348 |
| 517297783 | + Email/Text: bankruptcydepartment@tsico.com | Jan 05 2024 20:47:00 | Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624 |
| 517297785 | ^ MEBN | Jan 05 2024 20:39:56 | Experian, PO Box 4500, Allen, TX 75013-1311 |
| 517297786 | + EDI: BLUESTEM | Jan 06 2024 01:25:00 | Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820 |
| 517297787 | + EDI: IRS.COM | Jan 06 2024 01:25:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 517401714 | + Email/Text: bankruptcydpt@mcmcg.com | Jan 05 2024 20:46:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 517297789 | Email/Text: signed.order@pfwattorneys.com | Jan 05 2024 20:45:00 | Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020 |
| 517297788 | + Email/Text: ebn@vativrecovery.com | Jan 05 2024 20:46:00 | Palisades Collection LLC, 210 Sylvan Ave., Englewood Cliffs, NJ 07632-2510 |
| 518366701 | Email/Text: bkteam@selenefinance.com | Jan 05 2024 20:46:00 | SELENE FINANCE LP, 9990 RICHMOND AVENUE, SUITE 400 SOUTH, HOUSTON, TX 77042-4546 |
| 518366702 | + Email/Text: bkteam@selenefinance.com | | |

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|-----------|---|----------------------|--|
| | | Jan 05 2024 20:46:00 | SELENE FINANCE LP, 9990 RICHMOND AVENUE, SUITE 400 SOUTH, HOUSTON, TX 77042-4546, SELENE FINANCE LP, 9990 RICHMOND AVENUE 77042-4546 |
| 517492213 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Jan 05 2024 20:45:00 | State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245 |
| 517297790 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Jan 05 2024 20:45:00 | State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695 |
| 518418150 | + Email/Text: RASEBN@raslg.com | Jan 05 2024 20:45:00 | Selene Finance LP, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| 518935735 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jan 05 2024 20:45:00 | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| 519475759 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jan 05 2024 20:45:00 | Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720 |
| 519475760 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jan 05 2024 20:45:00 | Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720 |
| 517297791 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | Jan 05 2024 20:46:00 | Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408-8026 |
| 517455731 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Jan 05 2024 20:45:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 517297792 | ^ MEBN | Jan 05 2024 20:40:11 | TransUnion, PO Box 2000, Chester, PA 19016-2000 |
| 517401638 | EDI: USBANKARS.COM | Jan 06 2024 01:25:00 | U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301 |
| 519494786 | + Email/Text: mtgbk@shellpointmtg.com | Jan 05 2024 20:45:00 | US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, US Bank Trust National Association, c/o Shellpoint Mortgage Servicing 29603-0826 |
| 519494785 | + Email/Text: mtgbk@shellpointmtg.com | Jan 05 2024 20:45:00 | US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 517297793 | + EDI: USBANKARS.COM | Jan 06 2024 01:25:00 | Us Bank Home Mortgage, Attn: Bankruptcy Department, Po Box 5229, Cincinnati, OH 45201-5229 |

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| cr | *+ | Selene Finance LP, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| 518935736 | *+ | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------------|--|
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com |
| Andrew B Finberg | ecfmail@standingtrustee.com |
| Angela Catherine Pattison | on behalf of Creditor Shellpoint Mortgage Servicing as Servicer for US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust apattison@hillwallack.com, apattison@ecf.courtdrive.com |
| Craig Scott Keiser | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION craig.keiser@law.njoag.gov |
| Denise E. Carlon | on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Denise E. Carlon | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Ellen M. McDowell | on behalf of Debtor Vanessa H. Douglass emcdowell@mcdowelllegal.com lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;r62202@notify.bestcase.com;mcdoweller62202@notify.bestcase.com |
| Gavin Stewart | on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com |
| Harold N. Kaplan | on behalf of Creditor Selene Finance LP hkaplan@rasnj.com kimwilson@raslg.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Jason Brett Schwartz | on behalf of Creditor Shellpoint Mortgage Servicing as Servicer for US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com |
| Kevin Gordon McDonald | on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |
| Thomas G. Egner | on behalf of Debtor Vanessa H. Douglass tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 14